



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/780,761	02/09/2001	Christopher John Stokes	190-1469	6611

7590 05/12/2005
Lee, Mann, Smith, McWilliams,
Sweeney & Ohlson
P.O. Box 2786
Chicago, IL 60690-2786

EXAMINER

KYLE, CHARLES R

ART UNIT	PAPER NUMBER
----------	--------------

3624

DATE MAILED: 05/12/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

DETAILED ACTION

Claim Rejections - 35 USC § 112

The rejection of the prior office action of Claim 12 under 35 U.S.C. 112, second paragraph is withdrawn based on Applicant's amendment

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-3 and 7-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,903,881 in view of JP 11213211 *Nishio* and its Derwent Abstract.

With respect to Claims 1 and 2, *Schrader* discloses the invention substantially as claimed, including in a computer-implemented method of providing self-service banking to a customer (Abstract), the steps of:

presenting the customer with a display containing a plurality of account icons representing source and destination accounts (Fig. 11, elements 263, 267), the display also containing a number of money icons (one) representing money in a selected account (Fig. 11, element 265); and

Art Unit: 3624

in response to the customer transferring money from the selected account to another account (Col. 16, lines 22-39; Col. 18, line 45 to Col. 19, line 25, particularly, lines 11, lines 13-16), representing the transfer of at least one of the money icons (Col. 18, lines 58-65; amount at fig. 11, “3,365.00” will appear as a credit in the savings account).

The language of Claim 1 is broadly written and broadly interpreted. In the disclosure of a money icon and account icons, Fig. 11 clearly provides a visual representation of each such element, (i.e., icons). Further, the art is read as disclosing that the amount transferred (Fig. 11, “3,365.00”) is “moved” from Checking to Savings in the sense that the same amount transferred to Savings will appear in the Savings account activity after updating of user’s accounts (Col. 18, lines 58-65). This occurs as moving money from one account to another.

Schrader does not specifically disclose an appearance of movement in a physical sense conveyed by the Claim language or the newly claimed limitations of dragging and dropping a plurality of money icons comprising graphical representations of banknotes and coins. *Nishio* discloses these limitations at Figs. 4-6 and 8 and the *Novelty and Advantage* portions of the attached Derwent Abstract of *Nishio*. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Schrader* with the banknote and coin icon movement disclosed by *Nishio* because this would provide the advantage specifically disclosed in the Abstract of easily understood bill handling by a customer

Concerning Claim 3, *Schrader* discloses confirmation of a transfer at Col. 16, lines 33-35.

Art Unit: 3624

As to Claim 7, *Schrader* discloses enabling the customer to view transaction records at Fig. 7.

With respect to Claims 8 and 9, *Schrader* discloses transfer of money for bill payment at Col. 1, line 64 to Col. 3, line 26. See also Col. 15, line 55 to Col. 16, line 21; “dropping” money on a bill payment icon is read as the placement of the payment transaction in an “outbox” disclosed by *Schrader* at Col. 16, lines 4-8. *Dummies* provides the actual dropping of a drag and drop functionality.

As to Claim 10, see the discussion of Claims 1 and 8.

With respect to Claim 11, it is the system form of Claim 1 and is rejected in a like manner.

As to Claim 12, see the discussion of Claims 1; the Claim is amended to be an article of manufacture comprising a computer-readable storage medium embodying program instructions for performing the method steps of Claim 1 and is rejected in a like manner. See *Schrader* at Col. 20, lines 48-51 at least.

Claims 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,903,881 in view of JP 11213211 *Nishio* and its Derwent Abstract and further in view of US 5,706,334 *Balk et al.*

With respect to Claim 4, *Schrader* discloses the invention substantially as claimed. See the discussion of Claim 1 above. *Schrader* does not specifically disclose that the transfer functions are done using a remote control for an interactive television. *Balk* discloses this

Art Unit: 3624

limitation at Col. 6, lines 41-67. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Schrader* with the use of the remote control for an interactive television because this would provide a familiar and readily available interface for banking functions. See *Balk* at Abstract.

Claim 5 is rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,903,881 in view of JP 11213211 *Nishio* and its Derwent Abstract and further in view of *Dummies 101: Windows 95*, hereinafter, *Dummies*, already of record.

With respect to Claim 5, *Schrader* discloses the invention substantially as claimed. See the discussion of Claim 1 above. *Schrader* does not specifically disclose that a container icon is depicted as a physical object. *Dummies* discloses such a depiction at page 65, Fig. 4.12. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Schrader* with a depiction of a physical container because this would provide a familiar metaphor for the customer in data manipulation.

Claims 6 is rejected under 35 U.S.C. 103(a) as being unpatentable over US 5,903,881 in view of JP 11213211 *Nishio* and its Derwent Abstract and further in view of US 5,978,780 *Watson*.

With respect to Claim 6, *Schrader* discloses the invention substantially as claimed. See the discussion of Claim 1 above. *Schrader* does not specifically disclose building up a sum of money in a temporary store to build up an aggregate sum for transfer. *Watson* discloses this

Art Unit: 3624

limitation at Summary of the Invention. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify *Schrader* with the payment aggregation of *Watson* because this would provide for a single payment, thus improving customer convenience.

Response to Arguments

Applicant's arguments with respect to the claims have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

Art Unit: 3624

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles R Kyle whose telephone number is (571) 272-6746. The examiner can normally be reached on M-F 6:00-2:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent A Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

crk
May 9, 2005

Examiner Charles Kyle

A handwritten signature in black ink, appearing to read "Charles Kyle", with a stylized flourish at the end.